

## LAS MUNICIPAL GROUP BENEFITS PROGRAM

### Frequently Asked Questions

#### **Q- Where can I get additional information about this LAS program?**

Information about the LAS Group Benefits Program can be obtained by reviewing the program information materials available at: [www.LAS.on.ca](http://www.LAS.on.ca) - *click on administration programs.*

#### **Q- Is my municipality too small to be involved in this LAS program?**

No – the LAS program can provide group benefits quotations for municipalities with as few as 3 full-time staff. The LAS program is specifically targeted towards municipalities with 150 staff (lives) or less at this time, as we can provide competitive costs and flexible benefits coverage not always available to organizations of this size.

#### **Q- Why did LAS choose to offer a group benefits program?**

LAS was interested in a group benefits program as it is consistent with our mandate of providing unique programs and services to Ontario municipalities that provide cost savings through economies of scale purchasing and reduced overall administration.

This LAS program allows municipalities to obtain volume discounts, higher group life and long-term disability non-medical evidence maximums, and reduced overall administrative costs, among other benefits, all as a result of the collective purchasing of the overall program.

#### **Q- Who is Mosey & Mosey?**

Mosey & Mosey is LAS' group benefits program partner. They were selected after a comprehensive review process.

Mosey & Mosey are employee benefit consultants to over 200 public sector employers across Ontario including more than 150 municipalities (more than any other agent, broker or consultant firm in Ontario). They are committed professionals dedicated to service and have forged a solid reputation of being the best combination of value and service. Mosey & Mosey has been in operation since 1971.

#### **Q- Who provides the insurance quotes obtained through the LAS program?**

Expressions of interest for quotations are always submitted to LAS (to the undersigned), but the quotation process is facilitated by Mosey & Mosey. All quotes offered by Mosey & Mosey as a part of the LAS program are underwritten by Sun Life Financial.

#### **Q- What are the 'typical' savings for municipalities with existing stand-alone benefits plans, and who are in the program's target range?**

Proposed savings have been as high as 27% annually but typical annual savings for program members have been in the range of 10% annually. Proposed savings represent the difference between the existing benefits plan annual cost and the plan proposed through the LAS program.

**Q- What is the process for my municipality to get a quote? Are we obligated to enroll?**

A quotation can be obtained by completing an “Expression of Interest” (available at [www.LAS.on.ca](http://www.LAS.on.ca) - *click on administration programs*) or by contacting the undersigned.

The LAS group benefit plan is a value-added service available to all AMO/LAS member municipalities. Quotations are provided to members at no-charge and you are never required to enroll unless the program will provide an added value to your organization.

**Q- What is the turnaround time for a quotation through the LAS program, and how far in advance of my benefits renewal should I contact LAS?**

The turnaround time for quotations varies according to a number of factors: size of your organization, work involved in matching your current benefits, and the availability of staff to provide required information to Mosey & Mosey. Mosey & Mosey will endeavor to present you with a competitive quotation in the shortest number of days - a typical turnaround is 3-4 weeks from the receipt of all required information.

Municipalities with existing group benefits coverage who want to utilize proposed renewal rates for comparison should request a quotation from LAS once the renewal rates are received. It is however possible to request a quotation at any point throughout the policy year.

**Q- What information do I have to provide to LAS and Mosey & Mosey to receive a quotation?**

To obtain a quote you will be asked to provide the following information to Mosey & Mosey - if you have an existing benefits program.

- Employee Data – personal and salary information, employee class and current benefits (i.e. single/family and standard/extended health and dental)
  - Copy of current Schedule of Benefits
  - Three years of rating history from insurance carrier
  - Three years of claims experience from current carrier
  - Copy of recent billing statement
  - Copy of recent renewal report, if available
- } Or authorization allowing Mosey & Mosey to acquire from insurer

**Q- What benefit would the LAS program provide for my municipality?**

The LAS program offers municipalities, specifically those with up to 150 lives, with enhanced benefits coverage (i.e. higher group life and long-term Disability non-medical limits, etc.) as well as program options not typically available to organizations of this size. The program also offers cost savings through reduced administration costs and volume purchasing.

The LAS program also offers unique benefit options for all Elected Officials as well.

**Q- What is the Elected Officials Benefits Plan, and why should we be interested?**

The Elected Officials plan is available for the Councils of all Ontario municipalities that are not currently provided group benefits coverage. The program offers two standard

options for Basic Life (with AD&D) as well as two optional coverage levels for Extended Health and Dental Care benefits.

This LAS sponsored plan is available to Council as a whole, and all members must take Basic Life coverage. Elected officials can however opt out of the optional coverages if alternate coverage is held. Details on this plan can be obtained by reviewing the program information sheet at: [www.LAS.on.ca](http://www.LAS.on.ca) - *click on Administration programs*.

**Q- The municipality is already a Mosey & Mosey client, are there any additional benefits of the LAS program?**

If you are within the LAS target market – i.e. small to medium-sized municipality, and not participating in a large consortium plan with Mosey & Mosey, then the LAS program would certainly be of interest to your municipality at this time.

As the LAS program continues to grow, in terms of number of participants and total written premium, it will become more attractive to large municipalities, as well as municipalities in larger Mosey & Mosey consortium plans, as a means of achieving lower overall administration expenses. Mosey will review all existing plans against the LAS program offering as applicable.

**Q- We are currently insured with Sun Life, is there any additional benefit of the LAS program?**

If you are currently insured independently (i.e. outside of a very large volume consortium arrangement) then the LAS program would be an attractive option for your organization because of the volume discounts and reduced administration costs that can be realized.

For municipalities currently participating in large consortium programs with Sun Life, the advantages of participating in the LAS program (i.e. lower administrative costs) will become more evident as the program continues to grow, in terms of number of participants and total written premium.

**Q- My municipality currently has an active benefits contract, can I still inquire about the LAS program? When can I enroll?**

You can obtain a quotation through the LAS program at any time, even if you have a group benefits plan currently in place. Enrollments can also occur at any point in the year. You can terminate any group insurance program at any time, not just at renewal. Most group benefit providers will however ask that as a courtesy, clients provide 30 days notice when terminating a group insurance program. Some insurers insist on 30 days notice, and this would be outlined in your current group benefits contract. It will be important for each municipality to check their current contract for specific wording related to termination.

**Q- Is my municipality guaranteed competitive rates at renewal through the LAS program?**

LAS program members will enjoy competitively priced group insurance products at every renewal with savings achieved through program-wide volume purchasing and reduced administration costs. All renewal rates will be calculated utilizing a number of

factors including experience of the member municipality, experience of the larger LAS pool, as well as a savings factor for the reduced administration costs achieved by the LAS program.

The LAS program is a volume purchasing arrangement where groups can benefit from the overall magnitude of the group and the fact that the expenses are less than what many municipalities could obtain on a stand-alone basis. Mosey & Mosey will negotiate with Sun Life on each member's renewal to achieve the best possible renewal position for each member based on the above factors.

**Q- What additional value can the LAS program provide compared to my current benefits program?**

The LAS program is able to offer municipalities flexible benefit choices and lower expenses, just to name a few. As the plan grows in size LAS plans to offer geographically targeted workshops that will speak to various group benefit topics including: Disability Management, Drug Formulary Options, and others.

LAS intends to launch a Benefits User Committee which will examine various group benefits issues and also help direct the future development of the LAS program. Member organizations will be encouraged to participate on this committee in order to share their experiences.

**Q- What is the added value of an LAS Benefits User Committee? Why would I want to participate?**

The LAS Benefits User Committee will provide participants with an opportunity to suggest modifications to the current program from an administrative perspective, as well as to provide input as to how the program can be improved. This committee will also help guide the future educational offerings that LAS and Mosey & Mosey offer to program members.

**Q- If my municipality signs up for the LAS program and chooses to leave, how long is the waiting period before we can come back?**

Member organizations can leave the program and there is no time penalty for program re-entry. To ensure the stability of the program LAS expects that municipalities that enter the program, will remain for a minimum of 3 policy years in order to assist in maintaining the financial integrity of the program as a whole.

**Q- If my municipality signs up with the LAS program will Mosey & Mosey be the consultant or do we retain our previous consulting firm?**

Mosey & Mosey is the group benefit consulting firm LAS has chosen to partner with to represent each municipality that signs up for the LAS program, therefore your consultant would change. Mosey & Mosey will be responsible for the financial management of each individual contract within the larger LAS program, as well as the joint administration of the overall program with LAS.

Each municipality will be assigned a team of three Mosey & Mosey staff who will work directly with the municipality on all aspects of the group insurance program, as follows:

- ✓ Senior Consultant - Responsible for renewals, quotations, annual trending and financial aspects of your group program
- ✓ Service Consultant - Responsible for all administrative and service situations
- ✓ Technical Consultant - Responsible for all financial negotiations with your insurance carrier

**Q- If I enroll in the LAS program, what process/steps can I expect in changing to a new insurer?**

Mosey & Mosey will provide guidance and assistance during the transfer of your group program from your current insurer to Sun Life Financial, if applicable. All necessary forms, instructions, etc., will be provided to you by Mosey & Mosey to ensure a seamless transition in carriers. They will also provide the documentation necessary to terminate your current group program in a timely fashion.

It is crucial to ensure that group benefits are in place and all claims and administrative systems at Sun Life are up and running as of the effective date of insurance so that employees can begin to submit claims immediately.

**Q- My municipality is already with Sun Life, if we move to the LAS program will our insurance agreement remain the same?**

Yes, for municipalities who are currently insured with Sun Life Financial there will be no changes to your group benefit program. All co-insurance levels, benefit maximums, as well as deductibles and contract wording will remain exactly as is.

**Q- What should I consider when reviewing a quote from the LAS program for group benefits?**

When considering any alternative insurance program it is important to ensure that the co-insurance, benefit maximums and deductibles are compared to the group plan you have in place now, particularly where unions and union contracts are involved.

Along with the LAS program quotation, Mosey & Mosey will also provide you with a summary that outlines any deviations to your current group benefit program, including any enhancements that have been included as a result of obtaining a quotation through the LAS program. Mosey & Mosey are also available to answer any plan-specific questions that may arise as you review the LAS program proposal.

*If you have any other questions please contact Jason Hagan, LAS Program Coordinator at 416-971-9856 x320 or by email at [jhagan@amo.on.ca](mailto:jhagan@amo.on.ca).*